

**Illustration of how the preliminary recommendations
can improve coverage for patients**

Patients with Exceptionally Large Bills

Example 1

An 8-year-old Singaporean was hospitalised for 147 days due to epilepsy. The patient stayed in a C ward, and spent over 80 days in the Intensive Care Unit (ICU). Throughout the hospitalisation, the patient underwent five surgical procedures.

The bill breakdown is shown in Table B1 below.

Table B1: Bill Breakdown for 8-year-old hospitalised for 147 days

	Amount	
Total Bill Before Government Subsidy	\$546,500	
Bill After Government Subsidy ¹	\$142,100	
MediShield Life payout	Current	Recommended
	\$100,000 (capped at \$100,000)	\$136,037
MediSave and/or cash	\$42,100 ²	\$6,063

¹ C ward patients can receive means-tested Government subsidies of up to 80% of total bill.

² In this patient's case, MediFund covered \$40,700, and the remaining \$1,400 was paid using a family member's MediSave

With the raising of the policy year claim limit to \$150,000, MediShield Life will provide a higher payout for this bill.

Patients Who Require Costlier Types of Care

Example 2

A 60-year-old Singaporean was hospitalised in a community hospital due to a bone infection. The patient stayed in a subsidised ward and spent 25 days in sub-acute care.

The patient transferred to the community hospital for sub-acute care after completing treatment in an acute hospital, when the intensity of care provided at acute hospitals was no longer required. Hence, the patient had already met the annual MediShield Life deductible from the acute hospital bill. The deductible only needs to be met once per policy year.

The bill breakdown of the community hospital stay is shown in Table B2 below.

Table B2: Bill Breakdown for 60-year-old hospitalised for 25 days

	Hospital Bill ¹	MediShield Life Claim Computation	
Total Bill	\$17,300		
Total Bill After Government Subsidy ²	\$10,700		
- Daily Ward & Treatment Charges (25 days of sub-acute care in community hospital)	\$10,700	Current³ \$8,750	Recommended⁴ \$10,700
Total Claimable Amount	-	\$8,750	\$10,700
Less Deductible ⁵	-	\$0 (already met in prior hospitalisation)	
Less Co-insurance ⁶	-	(\$262.50)	(\$321)
MediShield Life pays	-	\$8,487.50	\$10,379
Total that can be withdrawn from MediSave		\$2,212.50	\$321
Total Out of Pocket (cash)	-	\$0	\$0

¹ As the patient is a Singapore Citizen who stayed in subsidised community hospital ward, the MediShield Life claim is computed based on 100% of the bill.

² Subsidised community hospital ward patients can receive means-tested Government subsidies of up to 75% of total bill.

³ Lower of the claim limit for daily ward and treatment charges in community hospital, (\$350 x 25 days) = \$8,750, or 100% of charges incurred of \$10,700. Therefore, the claimable amount is \$8,750.

⁴ Under the preliminarily recommended claim limit for sub-acute care in Community Hospital, the claimable amount is the lower of the claim limit (\$430 x 25 days) = \$10,750, or 100% of charges incurred of \$10,700. Therefore, the claimable amount is \$10,700.

⁵ The patient had already met the deductible in a prior hospitalisation bill.

⁶ Co-insurance = 10% of claimable amount for the first \$5,000, inclusive of deductible, followed by 5% for the next \$5,000 and 3% for claimable amount above \$10,000. The patient is already at the 3% tier for co-insurance due to claims incurred in prior hospitalisation bill.

Patients with Short Acute Hospital Stays

Example 3

A 37-year-old Singaporean was hospitalised for 2 days in an acute hospital due to a bacterial infection, likely from eating raw/under-cooked meat. The patient stayed in a C ward, and about 80% of the bill was for diagnostic tests and investigations.

The patient had already met the annual MediShield Life deductible from a prior hospitalisation. The deductible only needs to be met once per policy year.

The bill breakdown of the acute hospital stay is shown in Table B3 below.

Table B3: Bill Breakdown for 37-year-old hospitalised for 2 days

	Hospital Bill ¹	MediShield Life Claim Computation	
Total Bill	\$3,750		
Total Bill After Government Subsidy ²	\$1,800		
- Daily Ward & Treatment Charges (2 days in normal ward)	\$1,800	Current³	Recommended⁴
		\$1,400	\$1,800
Total Claimable Amount	-	\$1,400	\$1,800
Less Deductible ⁵	-	\$0 (already met in prior hospitalisation)	
Less Co-insurance ⁶	-	(\$140)	(\$180)
MediShield Life pays	-	\$1,260	\$1,620
Total that can be withdrawn from MediSave		\$540	\$180
Total Out of Pocket (cash)	-	\$0	\$0

¹ As the patient is a Singapore Citizen who stayed in a C ward, the MediShield Life claim is computed based on 100% of the bill.

² C ward patients can receive means-tested Government subsidies of up to 80% of total bill.

³ Lower of the claim limit for daily ward and treatment charges in normal ward, (\$700 x 2 days) = \$1,400, or 100% of charges incurred of \$1,800. Therefore, the claimable amount is \$1,400.

⁴ Under the preliminarily recommended claim limit for the first two days of acute hospital stay, the claimable amount is the lower of the claim limit (\$1,000 x 2 days) = \$2,000, or 100% of charges incurred of \$1,800. Therefore, the claimable amount is \$1,800.

⁵ The patient had already met the deductible in a prior hospitalisation bill.

⁶ Co-insurance = 10% of claimable amount for the first \$5,000, inclusive of deductible.